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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re: Kevin Tekek Maris
and Conchita Jainey Cross-Maris
Debtors.

Chapter 13
Case No. _

Chapter 13 Plan

Addresses: Debtor 2173 Howell Ave., Memphis, TN 38108
Joint Debtor 2173 Howell Ave., Memphis, TN 38108

Plan Payments:

Debtor Shall Pay: \$ 156.00 Monthly By: Social Security (X) Direct Pay
Or by: () Payroll Deduction _____

Joint Debtor Shall Pay: _ Weekly Every Two Weeks Semi- Monthly By: () Direct Pay _____
Or by: () Payroll Deduction _____

1. This Plan [Rule 3015.1 Notice]:

- (A) Contains a Non-standard Provision [See provision 19]. (X) Yes () No
(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () No
[See provisions 7 and 8].
(C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) No

2. Administrative Expenses: Pay Filing Fee and Debtors Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: () Included in Plan Or (X) Not Included in Plan if proof provided by Debtors

4. Domestic Support Paid By: () Debtors Directly () Wage Assignment () Trustee To: Monthly Pmt.
_____ ongoing payment begins _____

5. Priority Claims: Monthly Pmt.
_____ Amount _____

6. Home Mortgage Claims: () Paid Directly by Debtors or () Paid by Trustee To: Monthly Pmt.
_____ ongoing payment begins _____

7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]:	Collateral Value	Interest Rate	Monthly Pmt.
Conn's (hhg)	\$ 2,000.00	0.00%	\$40.00

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmt.
_____	_____	_____	_____

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

_____ Collateral _____

10. Special Class Unsecured Claims:

Collateral Value

Interest Rate

Monthly Pmnt.

Volkswagen (lease arrears through 11/30/2019)

\$ 2,468.00

0.00%

\$42.00

11. Student Loan Claims and Other Long Term Claims:

☐ Not Provided For ☐ General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

Volkswagen Credit (X) Assume () Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908

Date November 25, 2019

Debtors' Attorney's Signature

November 25, 2019

910 > May 29, 2017